## IN THE CLAIMS

Please amend the claims as follows:

- 1. (Currently Amended) A method comprising: a service provider providing services to a law firm in relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein each separate charge is determined automatically using at least one computer and relates to a cost associated with financing the respective out-of-pocket cost incurred by the law firm.
- 2. (Original) A method according to claim 1 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- 3. (Original) A method according to claim 1 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- 4. (Original) A method according to claim 1 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- 5. (Original) A method according to claim 1 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- 6. (Currently Amended) A method comprising: a service provider providing services to a law firm in relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein each separate charge is determined automatically using at least one computer and relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm.
- 7. (Original) A method according to claim 6 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

8. (Original) A method according to claim 6 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.

- 9. (Original) A method according to claim 6 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- 10. (Original) A method according to claim 6 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- 11. (Currently Amended) A method comprising: a service provider providing services to a law firm in relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge is determined automatically using at least one computer and relates to a cost associated with financing the respective out-of-pocket cost incurred by the law firm; and the service provider receiving a payment from the law firm for the services rendered in connection with the separate charge.
- 12. (Original) A method according to claim 11 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- 13. (Original) A method according to claim 11 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- 14. (Original) A method according to claim 11 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- 15. (Original) A method according to claim 11 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.

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16. (Currently Amended) A method comprising: a service provider providing services to a law firm in relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge is determined automatically using at least one computer and relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm; and the service provider receiving a payment from the law firm for the services rendered in connection with the separate charge.

- 17. (Original) A method according to claim 16 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- 18. (Original) A method according to claim 16 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- 19. (Original) A method according to claim 16 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- 20. (Original) A method according to claim 16 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- 21. (Currently Amended) A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein each separate charge is determined automatically using at least one computer and relates to a cost associated with financing the respective out-of-pocket cost incurred by the law firm.
- 22. (Original) A method according to claim 21 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- 23. (Original) A method according to claim 21 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.

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24. (Original) A method according to claim 21 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.

- 25. (Original) A method according to claim 21 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- 26. (Currently Amended) A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein each separate charge is determined automatically using at least one computer and relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm.
- 27. (Original) A method according to claim 26 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- 28. (Original) A method according to claim 26 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- 29. (Original) A method according to claim 26 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- 30. (Original) A method according to claim 26 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- 31. (Currently Amended) A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge is determined automatically using at least one computer and relates to a cost associated with financing the respective out-of-pocket cost

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incurred by the law firm; and receiving a payment from the law firm for the services rendered in relation to the separate charges billed to the law firm.

- 32. (Original) A method according to claim 31 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- 33. (Original) A method according to claim 31 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- 34. (Original) A method according to claim 31 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- 35. (Original) A method according to claim 31 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- 36. (Currently Amended) A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; herein each separate charge is determined automatically using at least one computer and relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm; and receiving a payment from the law firm for the services rendered in relation to the separate charges billed to the law firm.
- 37. (Original) A method according to claim 36 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- 38. (Original) A method according to claim 36 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- 39. (Original) A method according to claim 36 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.

40. (Original) A method according to claim 36 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.

- 41. (Currently Amended) A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge is determined automatically using at least one computer and relates to a cost associated with financing the respective out-of-pocket cost incurred by the law firm; and receiving payment from the law firm for the services rendered in relation to transactions involving the financing of the respective out-of-pocket cost incurred by the law firm.
- 42. (Original) A method according to claim 41 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- 43. (Original) A method according to claim 41 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- 44. (Original) A method according to claim 41 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- 45. (Original) A method according to claim 41 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- 46. (Currently Amended) A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge is determined automatically using at least one computer and relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm; and receiving payment from the law firm for the services rendered in relation to

firm.

47. (Original) A method according to claim 46 further wherein the out-of-pocket cost is a fee

transactions involving the financing of the respective out-of-pocket cost incurred by the law

paid to a government patent and trademark office.

48. (Original) A method according to claim 46 further wherein the out-of-pocket cost is a paid

by a transfer of funds from the law firm to a third party.

49. (Original) A method according to claim 46 further wherein the out-of-pocket cost is financed

by a financing organization independent of the law firm.

50. (Original) A method according to claim 46 further wherein the separate charge is determined

prior to a transfer of funds to pay the out-of-pocket cost.

51. (Original) Apparatus comprising one or more computer systems programmed to: determine

a service fee for services rendered by a service provider providing services to a law firm in

relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by

the law firm for one or more clients of the law firm; and wherein the one or more computers are

further programmed to determine each separate charge as a function of a cost associated with

funding the respective out-of-pocket cost incurred by the law firm.

52. (Original) Apparatus comprising one or more computer systems programmed to: determine

a service fee for services rendered by a service provider providing services to a law firm in

relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by

the law firm for one or more clients of the law firm; and wherein the one or more computers are

further programmed to determine each separate charge as a function of a financing activity

associated with funding the respective out-of-pocket cost incurred by the law firm.

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53. (Original) Apparatus comprising one or more computer systems programmed to: determine a separate charge to bill a law firm in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein the one or more computers are further programmed to determine each separate charge as a function of a cost associated with funding the respective out-of-pocket cost incurred by the law firm.

54.(Original) Apparatus comprising one or more computer systems programmed to: determine a separate charge to bill a law firm in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein the one or more computers are further programmed to determine each separate charge as a function of a financing activity associated with funding the respective out-of-pocket cost incurred by the law firm.